

Fill in this information to identify the case:

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Debtor 1 Norman E. Vollentine

Debtor 2 Stephanie A. Vollentine  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 17-10979

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A. S/B/M First Niagara BankCourt claim no. (if known): 13

Last 4 digits of any number you use to identify the debtor's account: 0 0 2 0

Date of payment change:  
Must be at least 21 days after date of this notice 02/15/2023

New total payment:  
Principal, interest, and escrow, if any \$ 609.76

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate increase \_\_\_\_\_

Current interest rate: 6.74 %New interest rate: 7.49 %Current principal and interest payment: \$ 575.03 New principal and interest payment: \$ 609.76**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Norman E. Vollentine Case number (if known) 17-10979  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/Reilly Fiske

Signature

Date 01/23/2023

Print: Reilly Fiske Title Bankruptcy Specialist  
First Name Middle Name Last Name

Company KeyBank N.A.

Address 4910 Tiedeman Road  
Number  Street   
Brooklyn OH 44144  
City  State  ZIP Code

Contact phone 866-325-9723 Email bk\_specialists@keybank.com

### History of Rate Change (KRCH)

[REDACTED] 0020 RATE CHANGE HISTORY 01/23/23 09:07:47  
NE VOLLENTI 1ST PMT 01/15/11 INV 212/005 TYPE CONV. RES CNS MAN B  
S VOLLENTI CUR PMT 10/15/22 PB 56340.30 IR 05.99000 GRP  
PLAN: FNHC CONT TYPE: VAR/CLOSED NEXT CONT: 10/15/40 REM TERM 218 STATUS: A  
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SG: 01 OF 02 DATE RANGE: \_\_\_/\_\_\_ TO \_\_\_/\_\_\_ LIST:  
-----\* HISTORY OF RATE CHANGE \*-----  
BILL DT EFF DT IR IDX CDE IDX VAL SOURCE  
09/21/22 08/20/22 5.99000 PRML 5.50000 INDEX  
11/21/22 10/22/22 6.74000 PRML 6.25000 INDEX  
01/20/23 12/22/22 7.49000 PRML 7.00000 INDEX

-----PF20: PF KEYS--

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF WESTERN PENNSYLVANIA

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In Re: Norman E. Vollentine,  
Stephanie A. Vollentine,  
Debtors

Case No. 17-10979  
Chapter 13

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**CERTIFICATE OF SERVICE**

I hereby certify that on **01/23/2023**, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtors' Attorney:  
**Jeffrey G. Herman**  
Email: [JeffreyHerman@Live.com](mailto:JeffreyHerman@Live.com)

Trustee:  
**Ronda J. Winnecour**  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtors:  
**Norman E. Vollentine**  
**Stephanie A. Vollentine**  
3272 Dublin Rd  
Waterford, PA 16441

/s/Reilly Fiske  
Bankruptcy Specialist  
KeyBank N.A.